IDENTITY THEFT
It Can Ruin Your Good Life

by

Commander
Frank Mellott

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Disclaimer

Identity Theft Resource Center (ITRC) is a nonprofit organization that specializes in the area of identity theft. Today's information is provided by a volunteer of ITRC acting in his or her capacity as a volunteer, is based on ITRC's general research and experience with the crime of identity theft, and is not intended as legal advice.

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How I Got Here – Family ID Thief

- Summer '01 – Treasury letter sending my $5K to California
  - Jurisdictional problems w/ police report
  - Same time as SSBI 5 year reinvestigation, promotion board
  - Thief establishes wireless account after fraud alerts
- Did own investigation work
  - 2 x False W-2s in California, IRS implications
  - Credit Report – Cable TV debt in New York
  - Experian Merged Credit Data w/ thief's
  - Arrested & appeared in court – not notified
  - 2 Felony convictions in California, Conditions of Probation
- Dallas Morning News, SmartMoney, CBS Evening News
- House Financial Services Sub-Committee – FCRA Renewal
- Effects continue today
  - collection notices & death threat

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What is your Identity?

"Means of identification" means any name or number that may be used, alone or in conjunction with any other information, to identify a specific individual, including any

- **–name, social security number, date of birth, official State or government issued driver's license or identification number, alien registration number, government passport number, employer or taxpayer identification number;**
- **–unique biometric data, such as fingerprint, voice print, retina or iris image, or other unique physical representation;**
- **–unique electronic identification number, address, or routing code;**
- **–telecommunication identifying information or access device**

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What is Identity Theft?

When someone…

"knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal law, or that constitutes a felony under any applicable State or local law"

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Why do I Care about ID Theft?

- With your Name, Birth date, & SSN, a thief can:
  - **Establish credit**
  - **Open bank account**
  - **Access various websites**
  - **IRS Problems**
  - **Lawsuits**
  - **Get you arrested**

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Some Examples….

- "H&R Block employee accused of identity theft"
- "Former Financial Institution Employee Sentenced For Unauthorized Computer Access to Customer Account Information in Latest Bank Fraud/Identity Theft"
- "STATE WORKER CHARGED IN MASSIVE IDENTITY THEFT SCAM - Insurance Fund Employee Pilfered Office Files and Used Stolen Identities to Obtain Goods"
- TriWest Theft – 1,200,000 Identity Records

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Statistics for 2003*

- 3.25 million victims last year
- Costs victims $4,800 - $10,200 per crime
  - 67% is existing credit card, 19% bank related
- Loss to businesses & financial institutions is greater than $50 Billion
- Most goes unreported

* As per Federal Trade Commission Study

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How Thieves Get Identity Info

- Dumpster Diving
- Mail theft
- Stolen/Lost wallets
- Shoulder surfing
- Scams
- Information brokers
- Application form
- Computer invasion

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Characteristics of Identity Theft

- **Dual Strike…**
  - Person whose info was used
  - Merchant who has lost services / merchandise
- **Nobody is Immune**
  - It is an equal opportunity crime
  - Can be a victim from birth to beyond death
- **Examples:**
  - Flag list posted on web
  - TriWest

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Three Types Of Identity Theft

- **Financial Identity Theft**
  - Takes your personal data and uses for their financial gain
- **Criminal Identity Theft**
  - Provides your info instead of their own when stopped by law enforcement
- **Identity Cloning**
  - Imposter uses your info to establish a new life; they work and live as you

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How do they use your identity?*

- 33% - Credit card fraud
- 21% - Phone or utilities fraud
- 17% - Bank fraud
- 11% - Employment related fraud
- 8% - Government documents / benefits fraud
- 6% - Loan fraud
- 19% - Other (criminal, medical, e-mail)

*** As per Federal Trade Commission Report**

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What about the victims?*

- 74% are 18 to 49 years old
- 60% do not notify law enforcement
- Five worst locations (per 100K residents)
  - **Washington DC**
  - **Seattle / Belleview / Everett**
  - **San Diego**
  - **Phoenix**
  - **Tampa**

*** As per Federal Trade Commission Report**

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Meet the Girl Next Door

Jennifer Emily Lynch ?

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The Girl Next Door

Brenda Melanie Girvin ?

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Rosemarie Debra Boothe ?

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Debi Ann Barker ?

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The Girl Next Door

SAN FRANCISCO POLICE

MUGSHOT PROFILE

NAME: BOBBI
Z[redacted]

AKA:
AKA:
AKA:
MONIKER:
PHOTO#: [redacted]
SF#: [redacted]
JAIL#: [redacted]
BOOKING DATE: 11/27/02
BOOKING TIME: [redacted]
DATE OF BIRTH: 02/23/73
PLACE OF BIRTH:
SOCIAL SECURITY#:
CII#:
FBI#:
CA DRIVERS LIC#:

PHYSICAL DESCRIPTION

SEX:	FEMALE
RACE:	WHITE
HEIGHT:	508
WEIGHT:	110
HAIR COLOR:	BROWN
EYE COLOR:	BROWN
GLASSES:	NO
BUILD:	SLENDER
COMPLEXION:	CLEAR
EYE CHARACTERISTICS:	NORMAL
FACIAL HAIR:	NONE
HAIR LENGTH:	COLLAR

SCARS/MARKS/TATTOOS

#1:
#2:
#3:

NOTES:

CHARGES

#1: 11377 HS
#2: 484E PC
#3: 529.5A PC
#4: 496 PC
#5: 530.5A PC
#6: 470 PC
#7: 473A PC
#8: 472 PC
#9: 484G PC

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Finding out you're a victim…

- Denied credit, mortgage or loan
- Collection notices
- Denied driver's license renewal
- Discharged from job or denied employment
- Change in insurance rates
- Bills or credit cards you never requested
- Law Enforcement Agency notification
- Arrested

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Identity Theft Prevention

While no one can totally prevent this crime from occurring to you, here are some positive steps to take which will decrease your risk.

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Criminal ID Theft Prevention

Unless you've been arrested lately, the only good way to check for evidence of criminal ID theft is to have law enforcement check national data bases for warrants against you.

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Financial ID Theft Prevention

Personal Protection Measures

+

Better Business Practices

+

Employer Precautions

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Financial ID Theft Prevention Personal Protection Measures

- Check your credit reports annually
  - FCRA now provides… implementation in progress
- Guard your Social Security number
- Don't carry cards w/ SSN on them
- Guard your personal information
- Opt out of pre-approved credit offers - Call 888-5OPT OUT
- Shred documents – Destroy papers with sensitive or identifying info

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Financial ID Theft Prevention Personal Protection Measures

- Be suspicious of telephone solicitors
- Never provide information unless you initiated the call.
- If it sounds to good … it most likely is!
- Guard your incoming & outgoing mail
  - "What's in your mailbox?"
  - Locked mailbox
  - Never leave mail unattended for pickup
  - Monitor your mail for the regular items you get

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Financial ID Theft Prevention Personal Protection Measures

- Firewall Software
- Password protection
  - PC
  - PDA
- Maintain software security updates
  - Trojan horses / Viruses
  - Spy programs
- Deal only with secure websites

ID Theft is just one bad thing that can happen without good Computer Security Measures

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Financial ID Theft Prevention Business Practices

- Ask the four "W's" prior to collection.
  - Why information is being collected?
  - Who will have access to my information?
  - What steps will be taken protect it?
  - What steps will be taken to dispose of my records when no longer needed?

- Limiting data to that which is absolutely necessary to complete the task / function

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Financial ID Theft Prevention Employer Practices

- Secure places for personal belongings
- Background checks upon hiring
- Resist pressure them to turn over info
- Secure storage of personal data – paper & PCs
- Monitor IT staff – privy to private info of many
- Posting educational posters

Workplace ID Theft on the rise; why steal one person's data when you can steal hundreds or thousands?

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If you become a victim…

- Stop further damage
- Clean-Up
- Prosecute
- Monitor

ALWAYS communicate via Certified / Return Receipt

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If you become a victim…

According to a Calpirg & Privacy Rights Clearinghouse study, the average victim spend 175 hours of time and $1100 in out-of-pocket expenses repairing the damage left by an imposter.

It is a marathon and not a sprint

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If you become a victim…1st Steps

- File a police report – get & keep a copy
- Place fraud alert w/ all 3 credit agencies
- Go buy a logbook - document everything
- Password on all accounts – not Mom's name
- Get Certified Mail & Return Receipt Cards
- Set up a filing system
- SAVE EVERYTHING (in & out)

ALWAYS communicate via Certified / Return Receipt

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If you become a victim…2nd Steps

- When the credit reports arrive…
  - Identify fraudulent accounts
  - Inform all the creditors with fraudulent accounts.
  - Ask these creditors for copies of the application, application information and transaction information.
- Give copies of these to your detective for evidence and to hopefully track the criminal.
- Report SSN Fraud to Social Security Hotline

ALWAYS communicate via Certified / Return Receipt

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Why is this crime particularly hard on military victims?

- Sometimes difficult to place fraud alerts
  - Military moves = frequent address changes
  - Data bases that feed CRAs have trouble keeping up
- Jurisdictional areas
  - State where living? On base? Off base? Type of base?
  - Where is criminal?
- Security clearance in jeopardy
  - File police report
  - Notify SSO, provide copies of relevant documents
- Power of Attorney / deployments aboard ship
- Finding time, money, & resources to resolve

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Some Applicable Laws

- Federal : Identity Theft & Assumption Deterrence Act of 1998 (H.R.4151)
- States
  - Virginia : § 18.2-186.3
  - Maryland : Art 27 § 231
- Check your individual state statutes
- Criminal codes regarding Identity Theft vary from state to state

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Contact Info

- Credit Reporting Agencies
  - Equifax Fraud – (800) 525-6285
  - Experian Fraud – (888) 397-3742
  - TransUnion Fraud – (800) 680-7289
- Social Security Agency
  - Fraud Report - (800) 269-0271
- Passports – Department of State
- Drivers License – Applicable DMV
- Professional License – Applicable Agency
- FTC – www.ftc.gov then “Identity Theft”

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Contact Info

- Stolen Checks
  - CheckRite - (800) 766-2748
  - ChexSystems - (800) 428-9623 (closed checking accounts)
  - CrossCheck - (800) 552-1900
  - Equifax - (800) 437-5120
  - International Check Services - (800) 631-9656
  - National Processing Co. (NPC) - (800) 526-5380
  - SCAN - (800) 262-7771
  - TeleCheck - (800) 710-9898

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Identity Theft Resource Center

PO Box 26833,
San Diego, CA 92196
858-693-7935

voices123@sbcglobal.net

idtheft_military@earthlink.net

www.idtheftcenter.org